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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter J. Kaehler, et al.
Serial No.: 10/687,223
Filed: October 15, 2003

Title: BENEFIT MANAGEMENT

Confirmation No. 2931
Examiner: Vanel Frenel
Art Unit: 3626
Docket: 110.0010001

MS AMENDMENT

Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items and information (as indicated with an "X"):

- ☒ Return postcard (1).
- ☒ Supplemental Information Disclosure Statement (2 pgs.).
- ☒ IDS Form 1449 (1 pgs.).

Customer Number 38356

CERTIFICATE UNDER 37 C.F.R. §1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS AMENDMENT Commissioner for Patents, P.O. BOX 1450, Alexandria, VA 22313-1450, on this 27th day of March, 2006.

Shannon L. Day
Name

[Signature]
Signature

Respectfully Submitted,
Peter J. Kaehler, et al.

By: BROOKS & CAMERON, PLLC
1221 Nicollet Avenue, Suite 500
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[Signature]
Atty: Edward J. Brooks II (Jay)
Reg. No.: 40,925

3/27/2006
Date:



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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

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In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants further request that a copy of the 1449 form, initialed by the Examiner to indicate that all listed citations have been considered, be returned with the next official communication.

Under 37 C.F.R. § 1.97(b)(3), it is believed that no fee or certificate is required with this Information Disclosure Statement.

Applicants submit herewith PTO Form 1449 together with any required copies of patents, publications or other information which Applicants are aware, which Applicants believe may be material to the examination of this application and for which there may be a duty to disclose in accordance 37 C.F.R. §1.56.

The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

CERTIFICATE UNDER 37 CFR §1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: **MS AMENDMENT** Commissioner for Patents, P.O. BOX 1450 Alexandria, VA 22313-1450 on this 27th day of March 2006.

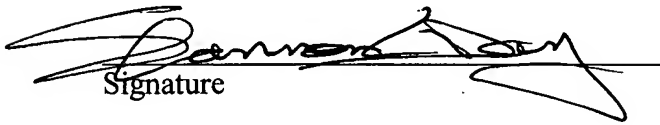
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Respectfully Submitted,
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Form 1449* Information Disclosure Statement	Atty Dkt. No.: 110.0010001	Serial No.: Unknown
	Applicant: Peter J. Kaehler	
	Filing Date: Oct. 15, 2003	Group No.: 3626
		Conf. No.: 2931

U.S. Patent Documents			
* Examiner Initial	Document Number	Date	Name
	US- 6,826,541	11/30/2004	Johnston, et al.
	US- 6,735,569	05/11/2004	Wizig
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	US- 2005/0182660	08/18/2005	Henley
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	US- 2005/0149359	07/07/2005	Steinberg, et al.
	US- 2004/0249719	12/09/2004	Urpani
	US- 2004/0128172	07/01/2004	Van Cleave, et al.
	US- 2004/0103002	05/27/2004	Colley, et al.
	US- 2004/0059626	03/25/2004	Smallwood
	US- 2003/0149596	08/07/2003	Bost
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	US- 2003/0065534	04/03/2003	McCartney
	US- 2002/0128879	09/12/2002	Spears

Foreign Patent Documents			
*Examiner Initial	Document Number	Date	Name

**Examiner Initial	Other Documents (Including: Author, Title, Date, Publisher, Ed., Vol., Pertinent Pages)